IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 18-15750-elf

Lucille Long : Chapter 13

Debtor :

U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for Loan Acquisition Trust 2017-RPL1 c/o Rushmore Loan Management Services, LLC

Movant :

VS.

:

Lucille Long

Debtor/Respondent :

and :

William C. Miller, Esquire :

Trustee/Respondent :

OBJECTION TO CONFIRMATION OF THE PLAN

U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for Loan Acquisition Trust 2017-RPL1 c/o Rushmore Loan Management Services, LLC ("Movant"), by its attorneys, Hladik, Onorato & Federman, LLP, objects to confirmation of the Chapter 13 Plan of Debtor, Lucille Long ("Debtor"), as follows:

- 1. As of the bankruptcy filing date of August 30, 2018, Movant holds a secured Claim against the Debtor's property located at 5641 Belmawr Street, Philadelphia, PA 19143.
- 2. Movant has filed a Proof of Claim #8 on October 15, 2018, with pre-petition arrears in the amount of \$715.08.
- 3. The Plan currently proposes payment to Movant in the amount of \$0.00 for pre-petition arrears.
- 4. The Plan does not provide for the payment of monthly, post-petition mortgage payments in the amount of \$284.29.
 - 5. The Plan fails to cure the delinquency pursuant to 11 U.S.C. § 1322(b)(5).
- 6. The Plan violates of 11 USC § 1325(a)(5)(B)(ii) by not providing for Movant to receive the full value of its claim.

WHEREFORE, Movant respectfully requests that this Honorable Court deny confirmation of the Debtors' Chaper 13 Plan.

Respectfully submitted,

Dated: 10/15/2018

/s/Danielle Boyle-Ebersole, Esquire Danielle Boyle-Ebersole, Esquire Hladik, Onorato & Federman, LLP 298 Wissahickon Avenue North Wales, PA 19454 Phone 215-855-9521 Fax 215-855-9121